

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Terrance C. Stevens
Susan A. Stevens
Debtors

Case No. 15-02912-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 37

Date Rcvd: Sep 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2020.

db/jdb +Terrance C. Stevens, Susan A. Stevens, 130 Deer Trail Drive, Hawley, PA 18428-4024
4668868 +CALIBER, 715 S METROPOLITAN, OKLAHOMA CITY, OK 73108-2088
4668871 +Clarkstown Pediatrics, 35 Smith St., Nanuet, New York 10954-2914
4668872 Cohen & Slamowitz, LLP, PO Box 9004, Woodbury, New York 11797-9004
4716517 +Ditech Financial LLC, 7340 S. Kyrene Rd., Recovery Dept - T120, Tempe, AZ 85283-4573
4668874 #+Escallate, 5200 Stoneham Road, Suite 200, North Canton, Ohio 44720-1584
4668875 +Fawn Lake Forest Association, 113 Bay Center Circle, Hawley, Pennsylvania 18428-4017
4668876 +Fin Recovery, 200 East Park Driv, Suite 100, Mount Laurel, New Jersey 08054-1297
4668878 GREEN TREE, 345 ST PETER STSUITE 600, SUITE 600, SAINT PAUL, MN 55102
4668880 +Jandee Partners, PO Box 35650, Newark, New Jersey 07193-5650
4668882 ++LAKE REGION URGENT CARE PC, ATTN CARLA NEWMAN, 273 GRANDVIEW AVE, UNIT #4,
HONESDALE PA 18431-1163
(address filed with court: Lake Region Urgent Care, 103 Spruce St.,
Hawley, Pennsylvania 18428)
5324654 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5324655 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826,
NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
4668886 +Portfolio Rc, 287 Independence, Virginia Beach, Virginia 23462-2962
4668888 +United Water, 360 West Nyack Rd., West Nyack, New York 10994-1737
4668889 +Wayne Memorial Community Health Centers, 601 Park St., Honesdale, Pennsylvania 18431-1445

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4668866 +EDI: WFFC.COM Sep 24 2020 23:38:00 BOBS DS FURN, CSCL DISPUTE TEAMPO BOX 14517,
PO BOX 14517, DES MOINES, IA 50306-3517
4668867 +E-mail/Text: bcwrtoff@cablevision.com Sep 24 2020 19:41:19 Cable Vision,
235 West Nyack Rd., West Nyack, New York 10994-1700
4668869 +EDI: CAPITALONE.COM Sep 24 2020 23:38:00 Capital One, PO Box 30281,
Salt Lake City, Utah 84130-0281
4678135 EDI: CAPITALONE.COM Sep 24 2020 23:38:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4721813 EDI: BL-BECKET.COM Sep 24 2020 23:38:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4668870 +E-mail/Text: bankruptcy@cavps.com Sep 24 2020 19:41:13 Cavalry Port,
500 Summit Lake Dr, Suite 400, Valhalla, New York 10595-2322
4696442 +E-mail/Text: bankruptcy@cavps.com Sep 24 2020 19:41:13 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4668873 +EDI: TSYS2.COM Sep 24 2020 23:38:00 Dsnb Macys, PO Box 8218, Mason, Ohio 45040-8218
4675884 EDI: FORD.COM Sep 24 2020 23:38:00 Ford Motor Credit Company, LLC, PO Box 62180,
Colorado Springs, CO 80962
4668877 +EDI: FORD.COM Sep 24 2020 23:38:00 FRD MOTOR CR, POB 542000, OMAHA, NE 68154-8000
4668879 +EDI: HFC.COM Sep 24 2020 23:38:00 HSBC BANK, PO BOX 9, BUFFALO, NY 14240-0009
4668881 +E-mail/Text: PBNCNotifications@perituservices.com Sep 24 2020 19:41:00 Kohls/capone,
PO Box 3115, Milwaukee, Wisconsin 53201-3115
4668883 E-mail/Text: camanagement@mtb.com Sep 24 2020 19:41:02 M & T Bank, 1 Fountain Plaza,
Buffalo, New York 14203
4680416 E-mail/Text: camanagement@mtb.com Sep 24 2020 19:41:02 M&T BANK, PO BOX 1288,
Buffalo, NY 14240
4668884 +EDI: MID8.COM Sep 24 2020 23:38:00 Midland Fund, 8875 Aero Dr, Suite 200,
San Diego, California 92123-2255
4668885 +E-mail/Text: ccd@oru.com Sep 24 2020 19:41:05 Orange & Rockland, 390 West Route 59,
Spring Valley, New Mexico 10977-5345
4717389 EDI: PRA.COM Sep 24 2020 23:38:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4668887 +EDI: CITICORP.COM Sep 24 2020 23:38:00 THD/CBNA, PO BOX 6497,
SIOUX FALLS, SD 57117-6497
4721921 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Sep 24 2020 19:41:22 U.S. Bank Trust, N.A.,
c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
4668890 +E-mail/Text: meronem@wmh.org Sep 24 2020 19:40:57 Wayne Memorial Hospital, 601 Park St.,
Honesdale, Pennsylvania 18431-1498
4693967 EDI: WFFC.COM Sep 24 2020 23:38:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr NewRez LLC d/b/a Shellpoint Mortgage Servicing

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2020 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor U.S. Bank Trust, as Trustee for LSF8 Master Participation Trust ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Celine P DerKrikorian on behalf of Creditor U.S. Bank Trust, as Trustee for LSF8 Master Participation Trust ecfmail@mwc-law.com
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Howard Gershman on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
John J. Martin on behalf of Debtor 2 Susan A. Stevens jmartin@martin-law.net, kmartin@martin-law.net;nmundy@martin-law.net;jjmartin@martin-law.net;jashley@martin-law.net;r59891@notify.bestcase.com
John J. Martin on behalf of Debtor 1 Terrance C. Stevens jmartin@martin-law.net, kmartin@martin-law.net;nmundy@martin-law.net;jjmartin@martin-law.net;jashley@martin-law.net;r59891@notify.bestcase.com
Joshua I Goldman on behalf of Creditor M&T Bank josh.goldman@padgettllawgroup.com, kevin.shatley@padgettllawgroup.com
Marisa Myers Cohen on behalf of Creditor U.S. Bank Trust, as Trustee for LSF8 Master Participation Trust ecfmail@ecf.courtdrive.com
Peter J Ashcroft on behalf of Creditor Ditech Financial, LLC pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	<u>Terrance C. Stevens</u>	Social Security number or ITIN	xxx-xx-8988
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)	<u>Susan A. Stevens</u>	Social Security number or ITIN	xxx-xx-9047
	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:15-bk-02912-RNO			

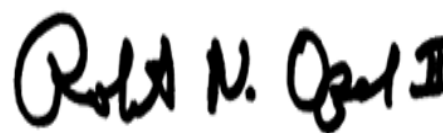
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Terrance C. Stevens

Susan A. Stevens

**By the
court:**9/24/20

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Ryan Eshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.